

Information to identify the case:			
Debtor 1:	Alexander P. Stefanow		Social Security number or ITIN: xxx-xx-8006
	First Name	Middle Name	Last Name
Debtor 2:	Mary M. Stefanow		Social Security number or ITIN: xxx-xx-9544
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 10/15/18
Case number:	18-30493-ABA		Date case converted to chapter: 7 2/6/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alexander P. Stefanow	Mary M. Stefanow
2. All other names used in the last 8 years		
3. Address	457 Wesley Avenue Pitman, NJ 08071	457 Wesley Avenue Pitman, NJ 08071
4. Debtor's attorney Name and address	Richard S. Hoffman Jr. Hoffman DiMuzio 412 Swedesboro Road Mullica Hill, NJ 08062	Contact phone 856-694-3939
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 2/6/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>		
7. Meeting of creditors	April 3, 2020 at 09:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 6/2/20
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
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Deadline to object to exemptions:		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Alexander P. Stefanow
Mary M. Stefanow
DebtorsCase No. 18-30493-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 31

Date Rcvd: Feb 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2020.

db/jdb +Alexander P. Stefanow, Mary M. Stefanow, 457 Wesley Avenue, Pitman, NJ 08071-2518
 517813522 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, PO Box 182676,
 Columbus, OH 43218-2676)
 517907660 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517813521 +Financial Recoveries, 200 E. Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
 517813524 +Selip & Stylianou, LLC, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
 517929654 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 517931026 U.S. Bank N.A. dba Elan Financial Services, Bankruptcy Department, PO Box 108,
 St. Louis MO 63166-0108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: rshoffman@hoffmandimuzio.com Feb 07 2020 01:08:27 Richard S. Hoffman, Jr.,
 Hoffman DiMuzio, 412 Swedesboro Road, Mullica Hill, NJ 08062

tr +EDI: QJDMARCHAND.COM Feb 07 2020 05:18:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2020 01:10:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 07 2020 01:10:26 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517813515 +E-mail/Text: bankruptcy@bbandt.com Feb 07 2020 01:09:51 BB&T Loan Services,
 MC 100-50-02-57, PO Box 2306, Wilson, NC 27894-2306
 517823649 +E-mail/Text: bankruptcy@bbandt.com Feb 07 2020 01:09:51 BB&T, Bankruptcy Section,
 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
 517813516 +EDI: CAPITALONE.COM Feb 07 2020 05:19:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517813517 EDI: CHASE.COM Feb 07 2020 05:18:00 Chase Cardmember Services, PO Box 15153,
 Wilmington, DE 19886-5153
 517813518 +EDI: CITICORP.COM Feb 07 2020 05:18:00 CitiCards, PO Box 6500,
 Sioux Falls, SD 57117-6500
 517938280 +EDI: CITICORP.COM Feb 07 2020 05:18:00 Citibank, N.A., Citibank, N.A.,
 701 East 60th Street North, Sioux Falls, SD 57104-0493
 517813519 EDI: WFNNB.COM Feb 07 2020 05:18:00 Comenity - HSN, PO Box 183043,
 Columbus, OH 43218-3043
 517813520 EDI: USBANKARS.COM Feb 07 2020 05:18:00 Elan Cardnenber Service, PO Box 790408,
 Saint Louis, MO 63179-0408
 517919390 E-mail/PDF: resurgentbknofications@resurgent.com Feb 07 2020 01:13:45 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517932017 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Qcard,
 POB 41067, Norfolk VA 23541
 517931636 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC,
 c/o Walmart Master Card, POB 41067, Norfolk VA 23541
 517813523 EDI: SEARS.COM Feb 07 2020 05:18:00 Sears Credit Cards - MasterCard, PO Box 6282,
 Sioux Falls, SD 57117-6282
 517816487 +EDI: RMSC.COM Feb 07 2020 05:19:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517933035 +EDI: RMSC.COM Feb 07 2020 05:19:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk VA 23541-1021
 517813525 EDI: RMSC.COM Feb 07 2020 05:19:00 Synchrony Bank/Lowe's, PO Box 965060,
 Orlando, FL 32896-5060
 517813526 EDI: RMSC.COM Feb 07 2020 05:19:00 Synchrony Bank/QVC, PO Box 965060,
 Orlando, FL 32896-5060
 517813527 EDI: RMSC.COM Feb 07 2020 05:19:00 Synchrony Bank/Walmart, PO Box 965050,
 Orlando, FL 32896-5060
 517813528 +EDI: TFSR.COM Feb 07 2020 05:18:00 Toyota Lease Trust, PO Box 105386,
 Atlanta, GA 30348-5386
 517925882 +EDI: AIS.COM Feb 07 2020 05:18:00 Verizon, by American InfoSource as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517813529 EDI: VERIZONCOMB.COM Feb 07 2020 05:18:00 Verizon, PO Box 15124, Albany, NY 12212-5124
 TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 31

Date Rcvd: Feb 06, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:
NONE.

TOTAL: 0